

Information to identify the case:

Debtor 1	<u>Terry L Neal</u>	Social Security number or ITIN	xxx-xx-9572
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	18-70620-JAD		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Terry L Neal

11/28/23

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Terry L Neal
Debtor

Case No. 18-70620-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

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Date Rcvd: Nov 28, 2023

Form ID: 3180W

Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2023:

Recip ID	Recipient Name and Address
db	+ Terry L Neal, 772 Central Street, P.O. Box 284, Rossiter, PA 15772-0284

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 29 2023 05:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 29 2023 00:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 29 2023 05:15:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 29 2023 00:37:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Nov 29 2023 05:15:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ebnpeoples@grblaw.com	Nov 29 2023 00:35:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14917506	EDI: GMACFS.COM	Nov 29 2023 05:15:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14909605	+ EDI: GMACFS.COM	Nov 29 2023 05:15:00	Ally Financial, P.O. Box 380901, Minneapolis, MN 55438-0901
14909606	+ EDI: TSYS2	Nov 29 2023 05:15:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
14909607	+ EDI: BANKAMER	Nov 29 2023 05:15:00	Bk Of Amer, Po Box 982238, El Paso, TX 79998-2238
14909608	EDI: CAPITALONE.COM	Nov 29 2023 05:15:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14934206	EDI: CAPITALONE.COM	Nov 29 2023 05:15:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14909609	+ EDI: CITICORP	Nov 29 2023 05:15:00	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
14948264	+ EDI: CITICORP	Nov 29 2023 05:15:00	Citibank, N.A., Citibank, N.A., 701 East 60th

District/off: 0315-7

User: auto

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			Street North, Sioux Falls, SD 57104-0432
14909610	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 29 2023 00:48:40	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
14913146	EDI: DISCOVER	Nov 29 2023 05:15:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14909611	+ EDI: DISCOVER	Nov 29 2023 05:15:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14945233	Email/PDF: resurgentbknotifications@resurgent.com	Nov 29 2023 00:48:23	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14945232	Email/PDF: resurgentbknotifications@resurgent.com	Nov 29 2023 01:36:27	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14948506	Email/Text: Bankruptcy.Notices@pnc.com	Nov 29 2023 00:35:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14909613	Email/Text: Bankruptcy.Notices@pnc.com	Nov 29 2023 00:35:00	PNC Bank, National Association, P.O. Box 1820, B6-YM07-01-7, Dayton, OH 45401
14909612	Email/Text: Bankruptcy.Notices@pnc.com	Nov 29 2023 00:35:00	Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
14944655	EDI: PRA.COM	Nov 29 2023 05:15:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14910790	+ EDI: RECOVERYCORP.COM	Nov 29 2023 05:15:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14909614	+ Email/Text: steve@priorityfirstfcu.org	Nov 29 2023 00:35:00	Priority First Federal Credit Union, 364 Midway Drive, DuBois, PA 15801-3864
14909615	+ EDI: CITICORP	Nov 29 2023 05:15:00	Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
14909616	+ EDI: SYNC	Nov 29 2023 05:15:00	Syncb/care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469
14909617	+ EDI: SYNC	Nov 29 2023 05:15:00	Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
14948031	+ EDI: AIS.COM	Nov 29 2023 05:15:00	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-5570
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15005705	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-7

User: auto

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 28, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC Bank N.A. bnicholas@kmlawgroup.com
Kenneth P. Seitz	on behalf of Debtor Terry L Neal thedebterasers@aol.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 5